



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 800 955 4465 Fax: 9167807181

Personal Umbrella Product for Preferred Applicants

Our Personal Umbrella product for Preferred Applicants is designed for risks with favorable driving records who do not have local or national name and face recognition. This product is now available on an admitted basis in most states.

PRODUCT FEATURES:

- ▶ True Umbrella coverage
- ▶ Limits up to \$10,000,000 available
- ▶ \$25,000 of Excess Uninsured/Underinsured Motorists coverage included in the basic premium. Additional excess UM/UIM limits are available
- ▶ Personal Injury Protection automatically included when provided by underlying coverage
- ▶ Clean Driver Discount available
- ▶ Good Driver Discount available
- ▶ First dollar coverage for Non-owned Watercraft and Recreational Vehicles
- ▶ A.M. Best rated A++ carrier

PRODUCT ELIGIBILITY:

- ▶ Coverage available for vehicles, motorcycles, jet skis and recreational vehicles
- ▶ Underlying coverage on a Personal lines form except for underlying Business Auto or Garage forms
- ▶ Up to 2 violations in the household
- ▶ Up to 2 watercraft if less than 25 feet

ADDITIONAL ADVANTAGES:

- ▶ Fast and easy access to quote this product on our website
- ▶ Quick turnaround time on submissions
- ▶ Superior Policy Issuance



This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.



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Personal Umbrella for Preferred or Standard Risk Applicants — Personal Lines

Personal Umbrella for Preferred or Standard applicants targets households with favorable underwriting characteristics, including young drivers, and can be written on an Admitted basis in 40 states!



The HIT ZONE – *Our highest hit ratio*

PREFERRED PERSONAL UMBRELLA

- Ⓜ Unlimited number of Drivers between age 23 and 75 only
- Ⓜ 4 or less violations – Household
- Ⓜ Up to 1 accident – Household
- Ⓜ Discounts for no accidents; up to 2 violations

STANDARD PERSONAL UMBRELLA

- Ⓜ Unlimited number of Autos and Recreational Vehicles
- Ⓜ Unlimited number of Boats up to 25' long
- Ⓜ Drivers under 23, between 23 and 75, and 76-89
- Ⓜ 4 or less violations – Household
- Ⓜ 3 or less violations – drivers under 23 or 76-89
- Ⓜ Up to 1 accident – Household

ELIGIBLE RISKS – Include all of the above characteristics in addition to the following:

- ▶ Applicants with pets if not excluded on underlying policies
- ▶ Underlying Business or Commercial Auto is acceptable
- ▶ Risks with protected swimming pools
- ▶ Risks with up to 1000 acres that are vacant and not farmland
- ▶ Non Commercial Additional Insured's are acceptable
- ▶ Applicants with an incidental business activity endorsed on personal underlying coverage

PRODUCT ADVANTAGES

- ▶ True Umbrella Coverage
- ▶ First dollar coverage for Non Owned Boats, RV's or autos outside of the US
- ▶ No self-insured retention
- ▶ Identity theft resolution services included at no charge
- ▶ Worldwide coverage
- ▶ Broad definition of Bodily Injury
- ▶ Personal Injury included at no charge if covered by primary policies
- ▶ Coverage provided by an A.M. Best rated A++ company
- ▶ Excess UM/UIM offered up to \$1 million in all states
- ▶ Efficient online capabilities
- ▶ Driving record discounts of up to \$40 per risk available

Personal Umbrella for Preferred or Standard Risk Applicants — Personal Lines

INELIGIBLE RISKS (PREFERRED AND STANDARD ONLY; ALL STATES OTHER THAN CA AND MO)

- ▶ Accounts where Named Insured is other than an Individual or Husband and Wife
- ▶ Underlying coverage written on Commercial or Professional forms (Exception is Business Auto)
- ▶ Risks with household individuals convicted of a Felony
- ▶ Risks with a primary residence in Louisiana, West Virginia, or outside of the United States

AVAILABLE LIMITS

- ▶ Coverage A Limits up to \$10,000,000 for Preferred Applicants
- ▶ Coverage A limits up to \$5,000,000 for Standard Applicants
- ▶ Coverage B Excess UM / UIM limits up to \$1,000,000 (\$25,000 included at no charge)

UNDERLYING LIMIT REQUIREMENTS

- ▶ \$250/500/100 OR \$300,000 CSL Automobile, Boats and Recreational Vehicles
- ▶ \$300,000 Personal Liability or Homeowners
- ▶ \$500/500/100 or \$500 CSL Auto and Watercraft exposures for Standard Umbrella with under age 23 or 76-89

REQUIRED INFORMATION / SUBMISSION REQUIREMENTS

- ▶ United States Liability Insurance Group Application or an Acord Personal Umbrella Application
- ▶ Review of Motor Vehicle Records is required prior to binding



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No Personal Umbrella Insurance? It could cost you a fortune!

Personal Umbrella Insurance... *A small price to pay for peace of mind!*

USE THE WORKSHEET ON THE BACK OF THIS PAGE TO TOTAL YOUR ASSETS AND IDENTIFY UNINSURED ASSETS

Did You Know...

A Preferred Personal Umbrella insured with one house and two vehicles often pays less than **\$225** in annual premium for **\$1,000,000** of additional liability insurance coverage.

Did You Know...

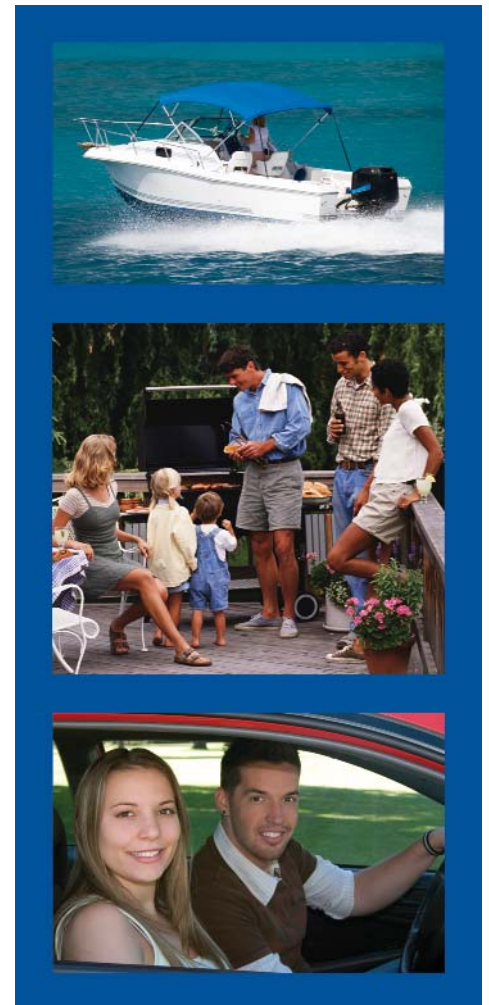
The frequency and cost of lawsuits has increased dramatically in the past decade. The following claims are real-life examples of lawsuits filed every day.

- ▶ Internet Blogger: The insured's daughter hated math class as well as the teacher. The daughter made several "disparaging" remarks about her teacher online. The teacher successfully sued the parents for \$750,000.
- ▶ Faulty Furnace: The insured's tenant claims she became ill from carbon monoxide poisoning resulting from a faulty furnace. The tenant claimed permanent brain damage and demanded \$750,000.
- ▶ Coaching Circumstances: A teenager, who was destined for greatness as a softball player, filed a \$700,000 lawsuit against her former coach, alleging his "incorrect" teaching style ruined her chances for an athletic scholarship.

Did You Know...

Your family and your daily activities result in lawsuit exposures every day. You should consider purchasing an Umbrella policy if:

- ▶ Your assets are greater than your insurance liability limits.
- ▶ You are financially responsible for children.
- ▶ You frequently host guests on your property.
- ▶ Your residence includes a swimming pool.
- ▶ You own watercraft or off-road vehicles.
- ▶ You own rental or vacation properties.
- ▶ You participate in volunteer activities.



How much do you have in Assets?

NO PERSONAL UMBRELLA INSURANCE? IT COULD COST YOU A FORTUNE!

ASSETS THAT ARE UNINSURED ARE, ESSENTIALLY, INSURED BY YOU AND CAN BE INCLUDED IN A LARGE LIABILITY SETTLEMENT. FOR EXAMPLE, IF YOUR TOTAL ASSETS ARE \$500,000 AND YOUR AUTOMOBILE LIABILITY INSURANCE LIMIT IS \$300,000 YOU ARE LEFT WITH \$200,000 OF UNINSURED ASSETS! USE THIS WORKSHEET TO TOTAL YOUR ASSETS AND IDENTIFY UNINSURED ASSETS

ASSETS

CASH:

Checking _____
Savings _____
Certificates of Deposit _____
Life Insurance Cash Value _____
Other _____

INVESTMENTS:

Mutual Funds _____
Stocks _____
Bonds _____
Treasury Bills _____
Other _____

PERSONAL:

Home(s) _____
Car(s) _____
Art and Collectibles _____
Jewelry _____
Furnishings _____
Other _____

RETIREMENT:

Pension Value Today _____
Tax-Deferred Accounts _____

FUTURE EARNINGS:

TOTAL ASSETS: _____

Total Assets _____
Auto Liability Limit _____
Assets - Auto Liability Limit = _____
Uninsured Assets _____

Total Assets _____
Homeowner Liability Limit _____
Assets - Homeowner Liability Limit = _____
Uninsured Assets _____

The Personal Umbrella policy represents one of the best values in insurance. Compare the cost and limits of your auto policy to the cost and limits of a Personal Umbrella policy. You have worked hard to build your assets. Isn't the cost of a Personal Umbrella worth your peace of mind in knowing that your assets are protected?



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Are You Selling Leaking Umbrellas?

Is the umbrella you are selling your customers the source for future E&O Claims? Recent E&O litigation suggests agents may be held responsible for policy language differences resulting in coverage gaps. Several Personal Umbrella carriers may offer a slightly higher commission for new business; but is the difference in new business commission worth the E&O exposure? Consider:

DO THE POLICIES YOU OFFER TO YOUR CLIENTS INCLUDE?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Broad Definition of Bodily Injury (Will your carrier cover damages resulting from mental injury and humiliation?)	✓	?
Pre and Post Judgment Interest (Does your carrier pay for pre and post judgment interest?)	✓	?
Volunteer Activities (Will your carrier cover loss originating from volunteer activities including youth sports?)	✓	?
Coverage for Animals (Does your carrier provide coverage for most animals or will it exclude loss resulting from <u>any</u> animal?)	✓	?
Host Liquor Liability and Prescription Drugs (Will your carrier cover host liquor exposures and will it cover the lawful use of a prescription drug?)	✓	?
No Schedule of Underlying Insurance (Does your carrier cover newly acquired and rental vehicles if they are not specifically scheduled?)	✓	?
No Annual Aggregate (Does your carrier's policy include an annual aggregate?)	✓	?

UNITED STATES LIABILITY CAPABILITIES -

Our Personal Umbrella coverages distinguish us from many of our competitors and provide your customer the peace of mind they seek when purchasing an excess policy.

We offer:

- ▶ Limits up to \$10,000,000
- ▶ A++ Admitted Berkshire Hathaway Company
- ▶ Online Quick Quotes Produced in Minutes
- ▶ Prefilled Applications with Point of Sale Marketing Materials
- ▶ No MVR Requirements
- ▶ Direct Bill for New & Renewal Business (Payment Options and Installments With No Fees)
- ▶ Policies Issued Within 24 Hours
- ▶ Excess UM/UIM in Most States
- ▶ Broad Risk Appetite Including High Risk and High Profile
- ▶ Underwriter Support to Respond to Your Questions

Compare our coverages and capabilities. Then ask yourself, is the modest difference in new business commission worth a leaking umbrella?



This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.